

# ADAMS STATE BANK



Winter 2019

## Tips to wrap up the 2019 year

- Max out your contribution limits on any qualified accounts to benefit from tax savings. Qualified accounts include HSAs and IRAs.
- If you are currently enjoying paperless statements, you can access the last 18 months worth of statements using internet banking.
- End of year charitable contributions must be made on or before December 31st to count towards your 2019 tax deductions.

## What you need to know before using your debit card for Christmas shopping...

- The maximum amount you can charge to your debit card is \$750 per day.
- The maximum amount you can withdraw from an ATM is \$400 per day.
- If you wish to change these limits (a great idea for busy holiday shopping) you can simply contact us at 402-988-2255 and we can increase your limits temporarily.
- A debit card is a great way to manage your budget as you are only able to spend money currently in your account.

***\*\*Save the Date\*\****

***Join us for our  
Christmas Open  
House Saturday,  
December 14th***

***Santa & his live  
reindeer, donuts,  
cookies, coffee,  
punch, & a gift!***

**Wishing you a  
Merry  
Christmas & a  
Happy New  
Year!**



## Holiday Hours

- Closed Tuesday, December 24 @ Noon
- Closed Wednesday, December 25th—Christmas Day
- Closed Tuesday, December 31st
- Closed Wednesday, January 1st—New Years Day



Photo of Bank in School students making deposits.

## Bank in School

We are nearing the end of the fall semester but the Bank in School customers continue to make deposits on the first and third Thursday of each month.

17 new tellers were hired and will be trained in January to begin working at the Freeman Falcons Branch in January. We look forward to having another active semester.

For more information on enrolling your student in Bank In School, please see our [website](#) or contact Jenny at 402-988-2255.

## New Year, New Financial Goals

The start of a new year is a great opportunity to get organized and prioritize your finances. Follow these simple steps to help you get started.

- Set up a monthly budget. By simply searching 'budget' online you can find numerous tools and apps to help you set up a simple budget.
- If you want to save for something specific (think vacations, remodeling your house, a new car!) you can set up a savings account specifically for such purpose. You can even have funds automatically transferred into that account regularly to make it easy.
- Set up bills and regular payments on Bill Pay. Using a free resource like Bill Pay (available to all Adams State Bank internet banking customers) guarantees bills are paid on time and can easily come out of your account automatically.
- Use a debit card over a credit card. Debit cards are a great tool for managing a budget because they only allow you to spend the money you have available in your account.

## Verification Codes

You may have noticed in the last few weeks internet banking and the Adams State Bank mobile banking app have both required entering verification codes.

### Why?

**Verification codes are used to help safeguard your personal information and to help insure you are, in fact, the one trying to access your account.**

**The Adams State Bank app allows you to receive these codes via email or text message and expire after 10 minutes.**

**If you are required to use a verification code, please read all prompts carefully and keep in mind these are put in place for your protection and are not optional.**

**Questions, please give us a call at 402-988-2255**